

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Samuel R. Nicol, Jr.
Brandi L. Nicol
Debtors

Case No. 24-12143-pmm

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: Feb 19, 2025

Form ID: 155

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol**Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Samuel R. Nicol, Jr., Brandi L. Nicol, 16 Thaliabush Lane, Levittown, PA 19054-2902
14899840	+ Credit Corp Solutions, Inc. (Milestone), 121 W. Election Road, Suite 200, Draper, UT 84020-7766
14899842	+ DigniFi, 10800 NE 8th Street, Suite 210, Bellevue, WA 98004-8574
14910233	+ John A. Torrente, 680 Middletown Blvd, Langhorne, PA 19047-1817
14957459	+ Santander Consumer USA, Inc., c/o William E. Craig, Esq., 1040 Kings Hwy N #200, Cherry Hill, NJ 08034-1925
14899864	+ Spirit Financial Credit Union, 8535 New Falls Road, Levittown, PA 19054-1601
14911495	+ Spirit Financial Credit Union, c/o John A. Torrente, Esquire, Begley, Carlin & Mandio, LLP, 680 Middletown Boulevard, Langhorne, PA 19047-1817

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14899963	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 02:41:26	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14912536	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 02:41:54	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14899962	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2025 02:42:32	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14899833	+ Email/Text: ally@ebn.phinsolutions.com	Feb 20 2025 02:35:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
14899834	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 02:42:37	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14899835	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 02:43:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14899836	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 20 2025 02:42:35	Capital One (Cabelas), PO Box 31293, Salt Lake City, UT 84131-0293
14903634	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2025 02:42:12	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14899837	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 20 2025 02:36:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14899838	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 20 2025 02:36:00	Comenity Bank (Big Lots), Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14899839	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 20 2025 02:36:00	Comenity Bank (Woman Within)), Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125

District/off: 0313-2

User: admin

Page 2 of 4

Date Recd: Feb 19, 2025

Form ID: 155

Total Noticed: 59

14899841	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 20 2025 02:42:24	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14921059	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 20 2025 02:36:00	Reliance First Capital, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8645
14899861	Email/Text: BKCourtNotices@yourmortgageonline.com	Feb 20 2025 02:36:00	Reliance First Capital, LLC, Mail Stop 1290, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945
14902063	Email/Text: mrdiscen@discover.com	Feb 20 2025 02:35:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14899843	+ Email/Text: mrdiscen@discover.com	Feb 20 2025 02:35:00	Discover Card, PO Box 30939, Salt Lake City, UT 84130-0939
14899845	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 20 2025 02:41:27	First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524
14899844	Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 20 2025 02:42:24	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14899848	Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 20 2025 02:36:00	Fortiva Retail Credit, PO Box 105555, Atlanta, GA 30348-5555
14899849	Email/Text: argbsref@geico.com	Feb 20 2025 02:36:00	Geico, PO Box 70775, Philadelphia, PA 19176-0775
14909407	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 20 2025 02:36:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
14899850	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Feb 20 2025 02:36:00	Hyundai Motor Finance, Customer Service, PO Box 20829, Fountain Valley, CA 92728-0829
14899851	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 20 2025 02:36:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14909718	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 20 2025 02:36:00	Jefferson Capital System, LLC, PO BOX 7999, St. Cloud, MN 56302-9617
14913608	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 20 2025 02:36:00	Jefferson Capital Systems LLC, PO Box 7999, St. Cloud, MN 56302-9617
14899852	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 02:41:27	LVNV Funding, LLC, C/O Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
14903157	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 02:41:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14906573	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 20 2025 02:41:51	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14925143	Email/Text: EBN@Mohela.com	Feb 20 2025 02:36:00	U.S. Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005
14899853	+ Email/Text: bankruptcy@marinerfinance.com	Feb 20 2025 02:36:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14899855	+ Email/Text: Mercury@ebn.phinsolutions.com	Feb 20 2025 02:36:00	Mercury Card, PO Box 84064, Columbus, GA 31908-4064
14899856	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 20 2025 02:42:49	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14899858	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 02:36:00	Midland Credit Management, 320 East Big Beaver, Suite 300, Troy, MI 48083-1271
14899859	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 02:36:00	Midland Credit Management, PO Box 60578, Suite 200, Los Angeles, CA 90060-0578
14917356	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 20 2025 02:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14919255	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com		

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Feb 19, 2025

Form ID: 155

Total Noticed: 59

14909013	+ Email/Text: ecfbankruptcy@proleasing.com	Feb 20 2025 02:36:00	New Jersey Turnpike Authority, Ramn de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
14918068	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 20 2025 02:36:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14899860	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 20 2025 02:36:00	PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14903156	Email/PDF: resurgentbknotifications@resurgent.com	Feb 20 2025 02:42:49	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14909846	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 20 2025 02:36:00	Premier Bankcard, LLC, Jefferson Capital Systems, LLC Assignee, PO Box 7999, St. Cloud, MN 56302-7999
14909847	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 20 2025 02:36:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14902764	Email/Text: bnc-quantum@quantum3group.com	Feb 20 2025 02:36:00	Quantum3 Group LLC as agent for, BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, PO Box 788, Kirkland, WA 98083-0788
14909240	Email/Text: bnc-quantum@quantum3group.com	Feb 20 2025 02:36:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14904380	^ MEBN	Feb 20 2025 01:52:06	Reliance First Capital, LLC, C/O KML Law Group PC, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14899862	+ Email/Text: OpsEscalations@RocketLoans.com	Feb 20 2025 02:36:00	Rocket Loans, 1274 Library Street, 2nd Floor, Detroit, MI 48226-2256
14908025	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 20 2025 02:36:00	SANTANDER CONSUMER USA, P.O. Box 961245, Fort Worth, TX 76161-0244
14899863	Email/Text: enotifications@santanderconsumerusa.com	Feb 20 2025 02:36:00	Santander Consumer USA, ATTN: Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
14899865	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 20 2025 02:42:38	Synchrony Bank (Care Credit), ATTN: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14903526	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2025 02:42:48	T Mobile/T-Mobile USA Inc, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14899866	+ Email/Text: bnc-thebureaus@quantum3group.com	Feb 20 2025 02:36:00	The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14900280	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 20 2025 02:42:54	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14899964	*+	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14899846	*	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14899847	*	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14899854	*+	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
14920267	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14899857	*+	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Feb 19, 2025

Form ID: 155

Total Noticed: 59

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2025 at the address(es) listed below:

Name	Email Address
-------------	----------------------

DENISE ELIZABETH CARLON on behalf of Creditor Reliance First Capital LLC bkgroup@kmllawgroup.com

DIANA M. DIXON on behalf of Joint Debtor Brandi L. Nicol dianamixonesq@gmail.com

DIANA M. DIXON on behalf of Debtor Samuel R. Nicol Jr. dianamixonesq@gmail.com

JOHN A. TORRENTE on behalf of Spirit Financial Credit Union jtorrente@begleycarlin.com

KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

REGINA COHEN on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com

United States Trustee USTPRegion03.PH. ECF@usdoj.gov

WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com; alapinski@egalawfirm.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Samuel R. Nicol Jr.)
aka Samuel R. Nicol)
Brandi L. Nicol)
aka Brandi L. Schaub)
aka Brandi L. Schaub-Nicol)
Debtor(s).

) Case No. 24-12143-pmm

) Chapter: 13

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: February 18, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court